Amendments to the Claims:

Please cancel claims 29-55 without prejudice or disclaimer. This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of processing electronic promissory payments made by a customer to a merchant, the method comprising:

receiving an electronic representation of a promissory payment that includes an identification of the customer account and the merchant;

determining whether the promissory payment can be submitted for subscriber settlement by evaluating a special rules database to determine whether ~~the customer's~~ transactions of the customer are subject to a special rule defining an alternative resolution strategy;

submitting the promissory payment to the customer's financial institution electronically if it is determined that the ~~customer's electronic representation is~~ transactions of the customer are not subject to a special rule; and

~~submitting the payment to the customer's financial institution according to~~ applying the special rule if it is determined that the ~~customer's electronic representation is~~ transactions of the customer are subject to a special rule.

2.   (Original) The method of Claim 1, wherein evaluating the special rules database includes identifying the customer's financial institution associated with at least one of an account number, a routing number, and an alternative routing number.

3.   (Currently Amended) The method of Claim 1, wherein evaluating the special rules database includes determining if the special rule comprises printing the electronic

representation of the promissory payment as a paper drafted check for submission to the clearing house.

      4.   (Currently Amended) The method of Claim 3, wherein ~~submitting the payment to the customer's financial institution~~ applying the special rule includes submitting the paper drafted check to the customer's financial institution.

      5.   (Currently Amended) The method of Claim 3, wherein ~~submitting the payment to the customer's financial institution~~ applying the special rule includes submitting a pre-authorized check or PAC item to the customer's financial institution.

      6.   (Currently Amended) The method of Claim 1, wherein evaluating the special rules database includes determining if the special rule comprises submitting the electronic representation of the promissory payment to the customer's financial institution via a direct electronic access system.

      7.   (Currently Amended) The method of Claim 6, wherein ~~submitting the payment to the customer's financial institution~~ applying the special rule includes submitting the electronic representation of the promissory payment to the customer's financial institution via the direct electronic access system.

      8.   (Original) The method of Claim 1, wherein evaluating the special rules database includes determining if the special rule comprises the use of an alternative routing transit number.

      9.   (Currently Amended) The method of Claim 8, wherein ~~submitting the payment~~ applying the special rule includes submitting the electronic representation of the promissory payment to the customer's financial institution using the alternative routing transit number.

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10.   (Original) The method of Claim 1, wherein evaluating the special rules database includes determining if the special rule comprises the use of an alternative account number.

11.   (Currently Amended) The method of Claim 10, wherein ~~submitting the payment~~ applying the special rule includes submitting the electronic representation of the promissory payment to the customer's financial institution using the alternative account number.

12.   (Original) The method of Claim 1, wherein receiving electronic promissory payments comprises generating an electronic profile relating to the customer using electronic check conversion.

13.   (Currently Amended) The method of Claim 1, wherein applying the special rule comprises submitting the ~~customer's~~ electronic representation to the customer's financial institution ~~comprises~~ and transferring funds from the customer's account using electronic fund transfer.

14.   (Currently Amended) The method of Claim 1, wherein applying the special rule comprises submitting the ~~customer's~~ electronic representation to the customer's financial institution directly ~~comprises~~ and transferring funds from the customer's account direct connect, On-Us processing.

15.   (Original) The method of Claim 1, wherein the method further comprises performing a risk assessment relating to processing electronic promissory payments using the electronic representations of the promissory payments.

16.   (Original) The method of Claim 1, wherein the method further comprises updating the special rules database in a manner so as to record previous submissions by the customer.

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17.   (Currently Amended) A method of settling a financial transaction between a customer and a merchant using a routing mechanism, the method comprising:

acquiring an electronic profile relating to the customer, wherein the electronic profile can be used to transfer funds from the customer's financial institution;

evaluating the electronic profile using a special rules database having previously stored electronic information relating to the customer in a manner so as to identify a special rule; and

requesting settlement of the financial transaction with the customer's financial institution using at least one of the electronic profile and the special rule, wherein the special rule identifies the manner in which the funds can be transferred from the customer's financial institution.

18.   (Original) The method of Claim 17, wherein identifying the special rule includes identifying that the financial transaction requires printing of a paper drafted check.

19.   (Original) The method of Claim 18, wherein printing the paper drafted check includes printing a drop-to-draft check.

20.   (Original) The method of Claim 19, wherein requesting settlement of the financial transaction comprises submitting the printed paper drafted check to the clearing house to settle the financial transaction.

21.   (Original) The method of Claim 17, wherein identifying the special rule includes identifying that the financial transaction requires the use of a direct electronic access system.

22.   (Original) The method of Claim 21, wherein requesting settlement of the financial transaction comprises submitting the electronic profile to the customer's financial institution using the direct electronic access system.

23.   (Original) The method of Claim 17, wherein evaluating the special rules database includes evaluating pre-recorded electronic information relating to either the customer or the customer's financial institution.

24.   (Original) The method of Claim 23, wherein evaluating the pre-recorded information comprises evaluating a previous check writing history relating to either the customer or the customer's financial institution.

25.   (Original) The method of Claim 17, wherein identifying the special rule comprises identifying either the customer or the customer's financial institution associated with at least one of an account number, a routing number, and an alternative routing number.

26.   (Original) The method of Claim 17, wherein the method further comprises generating a risk score indicative of the risk associated with the financial transaction.

27.   (Original) The method of Claim 17, wherein the method further comprises updating the special rules database in a manner so as to record previous electronic profiles relating the customer.

28.   (Original) The method of Claim 17, wherein evaluating the electronic profile further comprises developing at least one special rule relating to at least the customer.

29.   (Canceled)

30.   (Canceled)

31.   (Canceled)

32.   (Canceled)

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33.   (Canceled)

34.   (Canceled)

35.   (Canceled)

36.   (Canceled)

37   (Canceled)

38.   (Canceled)

39.   (Canceled)

40.   (Canceled)

41.   (Canceled)

42.   (Canceled)

43.   (Canceled)

44.   (Canceled)

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46.   (Canceled)

47.   (Canceled)

48.   (Canceled)

49.   (Canceled)

50.   (Canceled)

51.   (Canceled)

52.   (Canceled)

53.   (Canceled)

54.   (Canceled)

55.   (Canceled)